

BRADLEY J. WALLER
KLEIN, STODDARD, BUCK, WALLER

2045 ABERDEEN COURT
SYCAMORE, IL 60178
(815) 748-0380

The Honorable:

BRUCE W. BLACK

Chapter 7

Location: Will County Court Annex, 57 N Ottawa, Joliet, IL

Hearing Date: 11/13/2009

Hearing Time: 09:15am

Response Date: / /

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: FRUEH, BERNARD C
FRUEH, JOANNE J

Case No. 08-14124

Chapter 7

Debtors

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that **BRADLEY J. WALLER**, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:15am on 11/13/2009 in Courtroom 201, United States Courthouse, Will County Court Annex Building
57 North Ottawa Street
Joliet, IL 60432.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

UST Form 101-7-NFR (9/1/2009)

Date Mailed: 09/29/2009

By: /s/BRADLEY J. WALLER
Trustee, Bradley J. Waller

BRADLEY J. WALLER

2045 ABERDEEN COURT
SYCAMORE, IL 60178

BRADLEY J. WALLER
KLEIN, STODDARD, BUCK, WALLER

Certificate of Service Page 3 of 8

BRUCE W. BLACK

2045 ABERDEEN COURT
SYCAMORE, IL 60178
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Case No. 08-14124

Chapter 7

Debtors

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 10,003.86
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 10,003.86

Claims of secured creditors will be paid as follows:

<i>Claimant</i>	<i>Proposed Payment</i>
<u>Internal Revenue Service</u>	\$ <u>8,142.75</u>

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee <u>BRADLEY J. WALLER</u>	\$ <u>1,750.37</u>	\$ <u>110.54</u>
Attorney for trustee	\$	\$
Appraiser	\$	\$
Auctioneer	\$	\$
Accountant	\$	\$
Special Attorney for trustee	\$	\$
Charges, <u>U.S. Bankruptcy Court</u>	\$	\$
Fees, <u>United States Trustee</u>	\$	\$
Other	\$	\$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 46,750.12 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1U</u>	<u>Internal Revenue Service</u>	\$ <u>12,067.27</u>	\$ <u>0.00</u>
<u>2</u>	<u>Discover Bank/DFS Services LLC</u>	\$ <u>3,958.33</u>	\$ <u>0.00</u>
<u>4</u>	<u>CAPITAL ONE BANK (USA), N.A.</u>	\$ <u>4,321.56</u>	\$ <u>0.00</u>
<u>5</u>	<u>CAPITAL ONE BANK (USA), N.A.</u>	\$ <u>5,849.98</u>	\$ <u>0.00</u>
<u>6</u>	<u>CAPITAL ONE BANK (USA), N.A.</u>	\$ <u>2,736.20</u>	\$ <u>0.00</u>
<u>8</u>	<u>PHARIA L.L.C.</u>	\$ <u>9,916.46</u>	\$ <u>0.00</u>
<u>9</u>	<u>PHARIA L.L.C.</u>	\$ <u>7,900.32</u>	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/BRADLEY J. WALLER

Trustee

BRADLEY J. WALLER

2045 ABERDEEN COURT
SYCAMORE, IL 60178

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0752-1
Case: 08-14124

User: dpruitt
Form ID: ntcftfc7

Page 1 of 1
Total Served: 16

Date Rcvd: Jul 15, 2008

The following entities were served by first class mail on Jul 17, 2008.
db +Bernard C Frueh, 1932 Seaview Dr, Aurora, IL 60503-5731
jdb +Joanne J Frueh, 1932 Seaview Dr, Aurora, IL 60503-5731
aty +John J Lynch, Law Offices of John J Lynch, P.C., 801 Warrenville Road, Suite 560,
Lisle, IL 60532-4321
tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,
Sycamore, IL 60178-3140
12290738 +CBW Realty LLC, PO Box 51, Eola, IL 60519-0051
12290737 +Cap One, PO Box 85520, Richmond, VA 23285-5520
12290740 +Delaware Place Bank, 190 E. Delaware Place, Chicago, IL 60611-1814
12290742 +EPI Realty and Management, 14032 S. Kostner Ave, Suite M, Crestwood, IL 60445-2286
12290747 +Thd/Cbsd, PO Box 6497, Home Depot, Sioux Falls, SD 57117-6497
12290748 +Us Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441

The following entities were served by electronic transmission on Jul 16, 2008.
12290739 +EDI: CHRYSLER.COM Jul 16 2008 02:58:00 Chrysler Financial, 5225 Crooks Rd Ste 140,
Troy, MI 48098-2823
12290741 +EDI: DISCOVER.COM Jul 16 2008 02:58:00 Discover Fin Svcs Llc, PO Box 15316,
Wilmington, DE 19850-5316
12290743 EDI: IRS.COM Jul 16 2008 02:58:00 Internal Revenue Service, Cincinnati, OH 45999-0025
12290744 +EDI: TSYS2.COM Jul 16 2008 02:58:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
12290745 +EDI: PROVID.COM Jul 16 2008 02:58:00 Providian Financial, PO Box 9180,
Pleasanton, CA 94566-9180
12290746 +EDI: WTRRN BANK.COM Jul 16 2008 02:58:00 Target Nb, PO Box 673, Minneapolis, MN 55440-0673
12290748 +EDI: USBANKARS.COM Jul 16 2008 02:58:00 Us Bank Home Mortgage, 4801 Frederica St,
Owensboro, KY 42301-7441

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

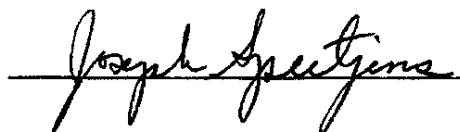
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2008

Signature:



Certificate of Service

Page 8 of 8

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-14124

User: dpruitt
Form ID: pdf006

Page 1 of 1
Total Noticed: 19

Date Rcvd: Sep 29, 2009

The following entities were noticed by first class mail on Oct 01, 2009.

db/jdb +Bernard C Frueh, Joanne J Frueh, 1932 Seaview Dr, Aurora, IL 60503-5731
aty +John J Lynch, Law Offices of John J Lynch, P.C., 801 Warrenville Road, Suite 560,
Lisle, IL 60532-4321
tr +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,
Sycamore, IL 60178-3140
12503121 +CAPITAL ONE BANK (USA), N.A., C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155,
NORCROSS, GA 30091-5155
12290738 +CBW Realty LLC, PO Box 51, Eola, IL 60519-0051
12290737 +Cap One, PO Box 85520, Richmond, VA 23285-5520
12290739 +Chrysler Financial, 5225 Crooks Rd Ste 140, Troy, MI 48098-2823
12290740 +Delaware Place Bank, 190 E. Delaware Place, Chicago, IL 60611-1814
12290742 +EPI Realty and Management, 14032 S. Kostner Ave, Suite M, Crestwood, IL 60445-2286
12503185 +Harbor Springs Property Owners Association, c/o Keay & Costello, P.C.,
128 South County Farm Road, Wheaton, Illinois 60187-2400
12290743 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Internal Revenue Service, Dept of the Treasury, PO Box 21126,
Philadelphia PA 19114)
12290744 +Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
12508865 +PHARIA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12290745 +Providian Financial, Po Box 9180, Pleasanton, CA 94566-9180
12290746 +Target Nb, Po Box 673, Minneapolis, MN 55440-0673
12290747 +Thd/Cbsd, Po Box 6497, Home Depot, Sioux Falls, SD 57117-6497
12290748 +Us Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441

The following entities were noticed by electronic transmission on Sep 29, 2009.

12454413 E-mail/PDF: mrdiscen@discoverfinancial.com Sep 30 2009 04:31:38
Discover Bank/DFS Services LLC, PO Box 3025, New Albany, OH 43054-3025
12290741 +E-mail/PDF: mrdiscen@discoverfinancial.com Sep 30 2009 04:31:38 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316

TOTAL: 2

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Bradley J Waller, Klein Stoddard Buck Waller & Lewis LLC, 2045 Aberdeen Court,
Sycamore, IL 60178-3140

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2009

Signature:

